



GAURAV SHARMA – CAMS,CAMI

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≈ **CERTIFIED ANTI MONEY LAUNDERING SPECIALIST- (CAMS)** ≈

≈ **Lean Six Sigma Green Belt (LSSGB)** ≈

≈ **MANAGER Delivery – FCC** ≈

Expert in AML, Transaction Monitoring, Sanctions Screening, Enhanced Due Diligence; Proven Success in Protecting Organizational Integrity and Reducing Financial Risk.

|| Profile Summary

Accomplished Financial Crime Compliance professional with comprehensive expertise in traditional banking and cryptocurrency compliance landscapes. Proven success in detecting fraud, identifying control lapses, and ensuring strict adherence to FATF, OFAC policies, and international regulations. Adept at managing complex due diligence procedures, driving process improvements, and mentoring teams to achieve operational excellence and mitigate risk.

Core Competencies

- **AML & Compliance Expertise:** Expertise in AML/CDD (Customer Due Diligence) Transaction Monitoring (L1 & L2), SAR (Suspicious Activity Report) Filing, Client Screening, UBO Monitoring (Ultimate Beneficial Owner), and Enhanced Due Diligence (EDD) for both retail and business banking customers.
- **Risk Management & Controls:** Capabilities in reviewing and assessing business operations and process flows to detect fraud, non-compliance, and strengthen internal controls. Proven ability to implement frameworks to mitigate fraud risk and identify cost savings/revenue leakage measures.
- **Regulatory Knowledge:** Extensive understanding of banking AML policies and procedures, money laundering/terrorist financing issues, regulations, industry best practices, criminal typologies, and developing trends.
- **Process Improvement:** Track record of assisting senior management in process improvements for remediation projects and clearing procedural bottlenecks.
- **Client Management:** Experience managing large, complex international customer relationships, focusing on high-income relationship acquisition and expanding existing accounts while ensuring quality service.
- **Operational Skills:** Proficient in data analysis, research, customer onboarding, mentoring, and knowledge sharing.

Key Achievements & Experience Highlights

- Awarded "Genpact AML Hero, Silver Award" for successfully establishing the Crypto Transaction Monitoring Process at the Level 2 stage.
- Received Top 20 rating in the year end assessment for the year 2023, 2024 & 2025.
- Received a Silver Award at NatWest (RBS) for assisting senior management in a remediation project that successfully cleared significant processing blockages.
- Managed risk-based monitoring for unusual customer activity to ensure regulatory compliance.
- Approved new clients through rigorous due diligence procedures, including comprehensive reviews of KYC (Know Your Customer) & KYB (Know Your Business) documentation, public record research, and adherence to AML procedures.

|| Key Competencies

Transaction Monitoring	Sanction Screening	Law Enforcement Investigation (LEA)
SAR Filing Client Due Diligence	KYC Protocols Enhanced Due Diligence	Third Party Due Diligence Crypto Transaction Monitoring
Crypto Due Diligence	Block Chain Analysis	Crypto Travel Rule
Anti-Money Laundering	Crypto Hop Analysis	

II Work Experience

Since Dec 2021, Genpact (Manager L2 - Manager – Delivery)

- **Operational Leadership:** Manage and oversee a team of L1 and L2 investigators, ensuring all transaction monitoring and escalations meet internal SLAs and global regulatory standards.
- **Quality Assurance (QA) Frameworks:** Design and implement robust QA processes to review SAR/STR filings, ensuring accuracy and consistency before submission to authorities such as FINTRAC, AUSTRAC, and the NCA.
- **Performance Management & Coaching:** Conduct regular performance reviews, identify skills gaps, and facilitate specialized training sessions to enhance the team's investigative technical skills and regulatory knowledge.
- **Strategic Resource Allocation:** Optimize team workflows and capacity planning to manage high-volume alert periods without compromising the depth of investigations or reporting deadlines.
- **Policy Governance:** Serve as a Subject Matter Expert (SME) in drafting and updating Internal Control Frameworks (ICFs) and Standard Operating Procedures (SOPs) based on emerging AML trends and Root Cause Analysis (RCA) findings.
- **Stakeholder & Client Management:** Act as the primary liaison for high-level stakeholders and external clients, presenting compliance metrics, risk health reports, and strategic improvement roadmaps.
- **Escalation Management:** Serve as the final point of internal escalation for complex high-risk cases, providing definitive guidance on account closures, SAR filings, and enhanced due diligence (EDD).
- **Audit & Regulatory Readiness:** Lead the team through internal and external audits, ensuring all investigative documentation and rationales are audit-ready and compliant with global sanctions and AML laws.
- **Technical Oversight:** Supervise the utilization and optimization of filing portals (GoAML, FinCEN, Tracfin, etc.) and case management systems to ensure data integrity and seamless reporting.

Novo - June 2021 – September 2021 Senior Risk Analyst

- **Client Identification and Verification**
- **Collecting Documentation:** Gathering and organizing necessary identification documents and data from new clients, such as government-issued IDs, proof of address (utility bills), and corporate registration documents for business clients.
- **Identity Verification:** Performing checks to verify the authenticity of provided information and documents, often using internal systems, external vendors, and sometimes biometric verification for individuals.
- **Identifying Beneficial Owners:** For business accounts, identifying and verifying the individuals who ultimately own or control the company (Ultimate Beneficial Ownership or UBO).

Natwest Group (RBS) Mar 2015 – June 2021

Mar'18- June' 21 Senior Analyst Financial Crime Team May'15-Feb'18 Analyst in CDD

Responsibilities for Third Party Due Diligence.

- Screening third parties before on-boarding them against country specific watchlists (internal and external) which includes **adverse press check, sanctions check, politically exposed person (PEP) check watchlist and internal investigations checks** by using applications like **World check, LexisNexis, Web check, Equifax, Experian and Equifax Kritik**
- Evaluating level and nature of risk posed by the third party and scale of due-diligence required as well as mitigating measures
- Identifying whether the third party could still be used or not and adhering to ABC policy framework.
- Performing Know Your Client (KYC) due diligence in accordance with internal Anti-Money Laundering (AML)/CDD guidelines and policies, and in line with RBS risk framework.
- Confirming the KYC status of UBO by using various Table A and Table B documents and if needed doing E-KYC
- Examining customer financial statement on Experian and Equifax application for finding risk and current shareholding addition and deletion of the UBO as beneficial owner in the back-office entity structure
- Dispensing letters to customers requesting for required documents and informing them about linkages in the back-office entity structure.

Other Responsibilities:

- Safeguarding timely due diligence and augmenting due diligence review, as well as timely and accurate filing of suspicious activity reports; performing periodic reviews of high-risk client by reviewing their name, address and customer's original information to determine if there are any material changes
- Preparing and escalating activities deemed as unusual transactions to AML Risk by confirming filing of adequate and accurate supporting documents to AML Risk to validate the escalation
- Functioning as a Subject Matter Expert for AML and sharing detailed analysis to pinpoint trends, patterns, inconsistencies, periodic reviews, transaction monitoring, KYC/KYB

Highlights:

- Acting as **Primary Point of Convergence** for revising cases before escalations
- Recognized for **reducing organizational operating costs by 5%** by streamlining the workflow process in RBS
- **Streamlined project** by initiating various work arounds which reduced the operation cost of the project
- **Showcased quality results** and processed **maximum cases** and rewarded with spot ovations.
- **Collaborated with the IT team** in automation of the project and **reduced the TAT of process**
- **Trained new employees** in various routines and systems.

Technologies Used:

Working knowledge of software like Equifax Kritik, Lexis Nexis, Worldcheck, Experian, Equifax, Market IQ and company's house.

|| Certifications

- **Certified Anti Money Laundering Specialist - CAMS from ACAMS.**
- Certified as **Anti Money Laundering Investigator - CAMI** from Ponsun AML Academy (Chennai) in 2020
- Acknowledged certification for **AML/KYC** from **Indian Institute of Banking and Finance (IIBF)** in 2016
- Cleared **AML skill assessments- Level I and Level II** as was certified from RBS - Green Belt.
- Received **Group Policy Learning Program** certification in AML process.
- Certification in **Retail Banking** from Manipal Global Inst. Bangalore.

|| Education

- **PGDM/MBA (Finance and Marketing)** from **Apeejay School of Management**, New Delhi in **2014**
- **B.Com. (Hons.)** from **Dyal Singh College**, Delhi University, Delhi in **2012**